

*2007 Long-Term Care Rate Guide  
Premium Rate Increase History Section  
Company Explanation Section*

**SENTRY INSURANCE, A MUTUAL COMPANY**

<i><b>Policy Form</b></i>	<i><b>Explanation</b></i>
180-200	34% increase for all certificates in states where approved (5/1/2005 increase)
180-200	In New Hampshire only average increase 69% from original rates (3/1/03 increase). Increases per \$10 of daily benefit varied by issue age. Without Inflation Rider: 18 to 44 \$10.48, 45-49 \$13.56, 50-54 \$20.53, 55-59 \$28.95, 60-64 \$45.96, 65-69 \$64.57, 70-74 \$98.17, 75-79 \$179.53; With Inflation Rider: 18 to 44 \$16.62, 45-49 \$29.23, 50-54 \$44.45, 55-59 \$59.12, 60-64 \$83.18, 65-69 \$103.33, 70-74 \$141.34, 75-79 \$210.59.
180-200	37% increase for all certificates in states where approved (5/1/2002 increase)
180-200	Flat 12% increase for all certificates in states where approved. (11/1/1999 increase)
180-200	No increase for issue ages 0 to 44 and 75 to 79. Increases were a fixed amount per \$10 of daily benefit that varied by age as follows: Without Inflation Rider - 45-49 - \$2, 50-54 - \$5, 55-59 - \$8, 60-64 - \$12, 65-74 - \$14; With Inflation Rider - 45-49 - \$9, 50-54 - \$17, 55-59 - \$23, 60-64 - \$29, 65-69 - \$30, 70-74 - \$29. (4/1/98 increase)